

Interview Summary

Application No.

08/869,872

Applicant(s)

Brownell et al

Examiner

Penny Caudle

Group Art Unit

2765

All participants (applicant, applicant's representative, PTO personnel):

(1) Penny Caudle

(3) _____

(2) Steve Wigmore

(4) _____

Date of Interview Aug 2, 1999Type: ☒ Telephonic ☐ Personal (copy is given to ☐ applicant ☐ applicant's representative).Exhibit shown or demonstration conducted: ☐ Yes ☒ No. If yes, brief description:Agreement ☒ was reached. ☐ was not reached.Claim(s) discussed: 1, 4, 8, 10, 11, 16, 20, and 22

Identification of prior art discussed:

Simmons Patent (U.S. 5,093,787)

Description of the general nature of what was agreed to if an agreement was reached, or any other comments:

Discussed proposed amendment to over come Simmons patent specifically the added limitation of changing a first field parameter to a second field parameter generated by a user, said second field parameter being a user preferred substitute for said first field parameter and the limitation of downloading an online financial statement from a "server" to the "client" ie the online statement is downloaded to the data store prior to reconciliation, versus downloading reconciled data to the client as taught by Simmons. It was agreed that the specific limitations above if clearly recited in the claims, would over come the 102 rejection over Simmons, however, it was the Examiner's position that said limitations would not make the claims allowable. Applicant's representative indicated that while allowability would be nice, he wished to concentration on the current rejections over the Simmons patent.

(A fuller description, if necessary, and a copy of the amendments, if available, which the examiner agreed would render the claims allowable must be attached. Also, where no copy of the amendments which would render the claims allowable is available, a summary thereof must be attached.)

1. ☒ It is not necessary for applicant to provide a separate record of the substance of the interview.

Unless the paragraph above has been checked to indicate to the contrary, A FORMAL WRITTEN RESPONSE TO THE LAST OFFICE ACTION IS NOT WAIVED AND MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a response to the last Office action has already been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW.

2. ☐ Since the Examiner's interview summary above (including any attachments) reflects a complete response to each of the objections, rejections and requirements that may be present in the last Office action, and since the claims are now allowable, this completed form is considered to fulfill the response requirements of the last Office action. Applicant is not relieved from providing a separate record of the interview unless box 1 above is also checked.

Examiner Note: You must sign and stamp this form unless it is an attachment to a signed Office action.